

WE CLAIM:

1 1. A method of searching financial transactions against a server-resident
2 file of sanctioned entities using a network, the network including a plurality of servers
3 accessible by a plurality of user terminals, comprising:
4 inputting at one of the plurality of user terminals a search request text pattern
5 for searching a server-resident database of sanctioned entities, the search request text
6 pattern including a text string, the text string further including one or more regular
7 expression operators, including letters, digits or punctuation marks to further define
8 the search request text pattern and to further identify the server being invoked;
9 storing the search request text pattern as an entry in a search request
10 instruction file, the search request instruction file being accessible by a server
11 processor;
12 transmitting the search request instruction file to the server processor invoked
13 via the network;
14 the server processor checking the search request text pattern, the checking
15 including matching text patterns of the search request text pattern against a file of
16 sanctioned entities stored as a matchable text pattern file in the server; and
17 upon execution of the search, transmitting search results to the user terminal
18 via the network.

1 2. The method according to claim 1, wherein the server-resident
2 matchable text pattern file includes the OFAC sanction list.

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1 3. The method according to claim 2, wherein servers are located in
2 different countries.

1 4. The method according to claim 3, wherein the server includes a
2 plurality of matchable text pattern files including user defined sanction lists.

1 5. The method according to claim 4, wherein the search request
2 instruction file further defines the matchable text pattern files to be searched.

1 6. The method according to claim 1, further comprising:
2 defining sanctioned entities as matchable text patterns;
3 storing matchable text patterns as individual phrases;
4 arranging individual phrases as a letter tree array;
5 generating a search node for each character in the search request text pattern to
6 be checked against matchable text patterns;
7 comparing search nodes against characters and positions in the letter tree
8 array; and
9 determining whether a match occurs.

1 7. The method according to claim 6, wherein the search request
2 instruction file includes a spell correct flag to include spelling variations of the search
3 request text pattern to be checked against the matchable text pattern file.

5 means for generating a search node for each character in the search request
 6 text pattern to be checked against matchable text patterns;
 7 means for comparing search nodes against characters and positions in the letter
 8 tree array; and
 9 means for determining whether a match occurs.

1 22. The system according to claim 21, wherein the search request
 2 instruction file includes a means for including spelling variations of search request
 3 text patterns to be checked against the matchable text pattern file.

1 23. The system according to claim 21, wherein the search request
 2 instruction file includes a means for including missing letters in the search request
 3 text pattern to be checked against the matchable text pattern file.

1 24. The system according to claim 21, wherein the search request
 2 instruction file includes a means for including transposed letters in the search request
 3 text pattern to be checked against the matchable text pattern file.

1 25. The system according to claim 16, further comprising:
 2 means for generating a user authorization code at the time the terminal user
 3 inputs a text pattern selection for checking against a sanctioned entity database; and

